

Debtor 1 Gloria Taddei
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Pennsylvania
(Philadelphia)
Case number 17-15877

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-FM1

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date of this notice

11/01/2017

New total payment:

Principal, interest, and escrow, if any

\$3,968.98

Last 4 digits of any number you use to identify the debtor's account: 5071

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

8.375%

New interest rate:

8.5%

Current principal and interest payment:

\$3,219.23

New principal and interest payment:

\$3,246.19

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____ New mortgage payment: _____


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Robert Phifer Jr Date 09/14/2017
Signature

Print: Robert Phifer Jr Title Assistant Vice President
First Name Middle Name Last Name

Company Bank of America, N.A. Specific Contact Information:
Address 16001 N. Dallas Pkwy Phone: 214-209-8475
Addison, TX 75001 Email: robert.phifer@bankofamerica.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 17-15877

Judge: Judge Jean K. FitzSimon

In re:

Gloria Taddei

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on September 14, 2017, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Gloria Taddei
33 Fairlamb Avenue
Havertown, PA 19083-2845

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

HARRY J. GIACOMETTI
Flaster/Greenberg, P.C.
1835 Market Street
Suite 1050
Philadelphia, PA 19103

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
1234 Market Street
Suite 1813
Philadelphia, PA 19107

/s/ Bruce Bertrand

4 S Technologies, LLC
(as authorized agent for Bank of America, N.A.)
200 Sheffield St., Suite 101
Mountainside, NJ 07092
(908) 588-9639
brucebertrand@4stechnologies.com



Special Loan Servicing, CA6-914-01-4
27123
TAMPA, FL 33623-7123

GLORIA TADDEI
33 FAIRLAMB AVE
HAVERTOWN PA 19083

Date: August 17, 2017

Loan number: [REDACTED]

Property Address:

14 SOUTH MADISON AVE
MARGATE, NJ 8402

Changes to Your Mortgage interest Rate and Payments on October 1, 2017

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on October 1, 2017, so on that date your interest rate and mortgage payment change. After that, your interest rate may change semi-annually for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	8.375%	8.500%
Total Monthly Payment	\$3,933.40	\$3,960.36 (due November 1, 2017)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin," and then rounding the sum of the index and the margin to the nearest 0.1250%. Under your loan agreement, your index rate is 6-Month LIBOR and your margin is 6.990%. The 6-Month LIBOR index is published daily in Wall Street Journal.

Rate Limit[s]: Your rate cannot go higher than 14.350% or lower than 7.350% over the life of the loan. Your rate can change each adjustment by no more than 1.5000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the 6-Month LIBOR index, your margin, and then rounding the sum of the index and the margin to the nearest 0.1250%, your loan balance of \$354,198.20 and your remaining loan term of 210 months. Your Total Monthly Payment set forth above includes escrow [Taxes and Insurance].

Prepayment Penalty: None

We're pleased to serve your home loan needs and it's our continued goal to provide you with the highest level of customer satisfaction. If you have any questions concerning this notice, please don't hesitate to call us at 800-669-6607 Monday through Friday, 7 a.m. to 7 p.m. local time. If you need additional information or assistance, you can contact us online any time. Simply log on to your account at www.bankofamerica.com and Select 'Message Center.' With your online account, you will also have access to many other convenient services, such as: updating your account information, viewing current and historical monthly statements, and much more.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

